

DOCKET NO: 290913US28PCT

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :  
ANTHONY E. THORLACIUS : ATTN: APPLICATION DIVISION  
SERIAL NO: NEW U.S. PCT APPLICATION :  
(BASED ON PCT/EP04/51470)  
FILED: HERewith :  
FOR: AUTOMATED CREDIT RISK :  
INDEXING SYSTEM AND :  
METHOD :

PRELIMINARY AMENDMENT

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

SIR:

Prior to a first examination on the merits, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.